

Form 309

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Marlo D. Cleckley Jr. : Case No. 24-20635-JCM
Debtor(s) : Chapter: 13

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⋮
⋮

ORDER DISMISSING CASE WITHOUT PREJUDICE AND
TERMINATING WAGE ATTACHMENT

AND NOW, this *The 27th of August, 2024*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby ***ORDERED, ADJUDGED and DECREED*** as follows:

(1) The above-captioned case is ***DISMISSED, without prejudice***. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. §349. Creditors are directed to 11 U.S.C. §108(c) for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.



John C. Melaragno, Judge
United States Bankruptcy Court

Case Administrators to serve:
All Creditors and All Parties In Interest

In re:
Marlo D. Cleckley, Jr.
Debtor

Case No. 24-20635-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Aug 27, 2024

Form ID: 309

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2024:

Recip ID	Recipient Name and Address
db	Marlo D. Cleckley, Jr., 139 McCracken Drive, Monaca, PA 15061-2763
aty	+ Jordan L. Williams, Blank Rome LLP, One Logan Square, 130 N. 18th Street, Philadelphia, PA 19103-2768
cr	+ Exeter Finance LLC f/k/a Exeter Finance Corp., 2860 Patton rd, Roseville, MN 55113-1100

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: jdryer@bernssteinlaw.com	Aug 27 2024 23:43:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ EDI: AISACG.COM	Aug 28 2024 03:24:00	Exeter Finance LLC, c/o AIS Portfolio Services, LL, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15696012	+ Email/PDF: AffirmBKNotifications@resurgent.com	Aug 27 2024 23:41:15	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
15697148	+ EDI: TCISOLUTIONS.COM	Aug 28 2024 03:24:00	Bank of Missouri, 2700 S. Lorraine Place, Sioux Falls, SD 57106-3657
15696014	+ EDI: CAPITALONE.COM	Aug 28 2024 03:24:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15696013	+ EDI: CAPITALONE.COM	Aug 28 2024 03:24:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15696015	^ MEBN	Aug 27 2024 23:36:01	Clearview Fcu/a-k Vall, Attn: Bankruptcy, 8805 University Blvd, Moon Twp, PA 15108-4212
15696017	Email/Text: BKCourtNotices@yourmortgageonline.com	Aug 27 2024 23:43:00	Equity Resources Inc, 1 Corporate Dr, Lake Zurich, IL 60047
15711529	EDI: DISCOVER	Aug 28 2024 03:24:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15696016	+ EDI: DISCOVER	Aug 28 2024 03:24:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15702884	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Aug 27 2024 23:41:08	Exeter Finance LLC, PO Box 650693, Dallas, TX 75265-0693
15696018	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Aug 27 2024 23:41:53	Exeter Finance LLC, Attn: Bankruptcy, Po Box 166008, Irving, TX 75016-6008
15696019	+ Email/Text: bankruptcy@kikoff.com	Aug 27 2024 23:43:00	Kikoff Lending Llc, Attn: Bankruptcy, 75 Broadway Suite 226, San Francisco, CA

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User: auto

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			94111-1458
15697077	Email/Text: bk@lendmarkfinancial.com	Aug 27 2024 23:42:00	LENDMARK FINANCIAL SERVICES, 2118 USHER STREET, COVINGTON, GA 30014
15698022	Email/PDF: resurgentbknotifications@resurgent.com	Aug 27 2024 23:41:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15698429	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 28 2024 00:01:49	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15696022	Email/Text: ml-ebn@missionlane.com	Aug 27 2024 23:42:00	Mission Lane LLC, Po Box 105286, Atlanta, GA 30348
15696021	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 27 2024 23:41:07	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
15803075	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Aug 27 2024 23:43:00	Mission Servicing Residential, Inc., c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15718683	EDI: PRA.COM	Aug 28 2024 03:24:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
15696023	EDI: PRA.COM	Aug 28 2024 03:24:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15696622	EDI: Q3G.COM	Aug 28 2024 03:24:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
15696024	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 28 2024 00:00:30	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15696025	+ Email/Text: bankruptcy@bbandt.com	Aug 27 2024 23:44:00	Sheffield Financial (Truist Bank), Po Box 849, Wilson, NC 27894-0849
15803147	+ EDI: AIS.COM	Aug 28 2024 03:24:00	Synchrony Bank, c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15696026	+ EDI: SYNC	Aug 28 2024 03:24:00	Synchrony/Polaris Consumer, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15707413	+ Email/Text: bankruptcy@bbandt.com	Aug 27 2024 23:43:00	Truist Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
15696027	Email/Text: bankruptcy@unifund.com	Aug 27 2024 23:43:00	Unifund, Attn: Bankruptcy Department, 10625 Techwood Cir., Cincinnati, OH 45242
15696028	+ EDI: VERIZONCOMB.COM	Aug 28 2024 03:24:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Clearview Federal Credit Union
cr		Mission Servicing Residential, Inc.
cr		ONSLOW BAY FINANCIAL LLC
cr	*+	Synchrony Bank c/o AIS Portfolio Services LLC., 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15696020	##+	Lendmark Financial Ser, 1569 Benvenue Rd, Rocky Mount, NC 27804-6383

TOTAL: 3 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-2

User: auto

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 27, 2024 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor ONSLOW BAY FINANCIAL LLC amps@manleydeas.com
Alyk L Oflazian	on behalf of Creditor ONSLOW BAY FINANCIAL LLC amps@manleydeas.com
Brian J. Bleasdale	on behalf of Debtor Marlo D. Cleckley Jr. bleasdb@yahoo.com
Denise Carlon	on behalf of Creditor Mission Servicing Residential Inc. dcarlon@kmillawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com btemple@bersteinlaw.com;aepiscopo@bersteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bersteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com
Roy William Arnold	on behalf of Creditor Clearview Federal Credit Union roy.arnold@blankrome.com jworker@blankrome.com;roy-arnold-9833@ecf.pacerpro.com;cristy.christopher@blankrome.com
William E. Craig	on behalf of Creditor Exeter Finance LLC f/k/a Exeter Finance Corp. wcraig@egalawfirm.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9